

Information to identify the case:		
Debtor 1	Shannon L. Balot	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)		
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-10914-JCM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shannon L. Balot

9/12/23

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shannon L. Balot
Debtor

Case No. 19-10914-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Sep 12, 2023

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2023:

Recip ID	Recipient Name and Address
db	Shannon L. Balot, 119 East 5th Street, Oil City, PA 16301-2565
15132422	Stark County Emergency Physicians Inc., PO Box 20670, Canton, OH 44701-0670

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 13 2023 03:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 12 2023 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 13 2023 03:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 12 2023 23:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Sep 13 2023 03:22:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15120103	+ Email/Text: bncnotifications@pheaa.org	Sep 12 2023 23:33:00	American Education Service, Attn: Bankruptcy Dept, PO Box 2461, Harrisburg, PA 17105-2461
15120104	+ EDI: CAPITALONE.COM	Sep 13 2023 03:22:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15124368	EDI: CAPITALONE.COM	Sep 13 2023 03:22:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15132415	EDI: CITICORP.COM	Sep 13 2023 03:22:00	Citi, PO Box 70166, Philadelphia, PA 19176-0166
15120107	+ EDI: CITICORP.COM	Sep 13 2023 03:22:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15132416	+ Email/Text: mediamanagers@clientservices.com	Sep 12 2023 23:33:00	Client Services, Incorporated, 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816
15120108	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 12 2023 23:54:22	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15120109	EDI: DISCOVER.COM	Sep 13 2023 03:22:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850

District/off: 0315-1

User: auto

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Date Recd: Sep 12, 2023

Form ID: 3180W

Total Noticed: 35

15124154	EDI: DISCOVER.COM	Sep 13 2023 03:22:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15132417	+ Email/Text: bankruptcynotifications@ehi.com	Sep 12 2023 23:33:00	Enterprise Rent A Car, 600 Corporate Park Drive, Saint Louis, MO 63105-4211
15120110	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 12 2023 23:33:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15120111	+ Email/Text: slucas@for-cu.com	Sep 12 2023 23:34:00	Franklin Oil Region Credit Union, 101 North 13th Street, Franklin, PA 16323-2343
15132418	EDI: CITICORP.COM	Sep 13 2023 03:22:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
15120105	EDI: JPMORGANCHASE	Sep 13 2023 03:22:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15133652	+ Email/Text: RASEBN@raslg.com	Sep 12 2023 23:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15156366	Email/PDF: resurgentbknotifications@resurgent.com	Sep 12 2023 23:54:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15132419	+ Email/Text: bankruptcyydpt@mcmcg.com	Sep 12 2023 23:34:00	Midland Credit Management, 350 Camino De La Reina, San Diego, CA 92108-3007
15152772	+ Email/Text: bankruptcyydpt@mcmcg.com	Sep 12 2023 23:34:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15120113	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2023 23:33:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15120112	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2023 23:33:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15158792	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2023 23:33:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15120115	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2023 23:33:00	PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15149186	EDI: PRA.COM	Sep 13 2023 03:22:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15132421	+ EDI: RMSC.COM	Sep 13 2023 03:22:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
15120734	+ EDI: AIS.COM	Sep 13 2023 03:23:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15120116	+ EDI: RMSC.COM	Sep 13 2023 03:22:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120117	+ EDI: RMSC.COM	Sep 13 2023 03:22:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120122	+ EDI: WTRRNBNK.COM	Sep 13 2023 03:22:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15132423	+ Email/Text: bankruptcydepartment@tsico.com	Sep 12 2023 23:34:00	Transworld Systems, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
15120123	Email/Text: pitbk@weltman.com	Sep 12 2023 23:33:00	Weltman, Weinberg & Reis Co., LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 35

BYPASSED RECIPIENTS

District/off: 0315-1

User: auto

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15120106	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15132420	*+	Midland Credit Management, 350 Camino De La Reina, San Diego, CA 92108-3007
15120114	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15155280	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15120118	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120119	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120120	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15120121	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 1 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Shannon L. Balot dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpa.com

TOTAL: 5